

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN K YOUNG
TONYA R YOUNG
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-70387 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/27/2019 and confirmed on 10/9/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		28,287.96
Less Refunds to Debtor	465.09	
TOTAL AMOUNT OF PLAN FUND		27,822.87

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,619.00	
Trustee Fee	1,470.51	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,089.51

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - INDENTURE TRUSTEE OBC Acct: 4392	0.00	12,523.71	0.00	12,523.71
	US BANK NA - INDENTURE TRUSTEE OBC Acct: 4392	8,907.92	8,907.92	0.00	8,907.92
					21,431.63

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN K YOUNG Acct:	0.00	0.00	0.00	0.00
	BRIAN K YOUNG Acct:	260.77	260.77	0.00	0.00
	BRIAN K YOUNG Acct:	204.32	204.32	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,619.00	3,619.00	0.00	0.00

*** NONE ***

Unsecured					
	APEX ASSET Acct: 1839	0.00	0.00	0.00	0.00
	APEX ASSET Acct: 1505	0.00	0.00	0.00	0.00
	APEX ASSET Acct: 2689	0.00	0.00	0.00	0.00
	APEX ASSET Acct: 6400	0.00	0.00	0.00	0.00
	APEX ASSET Acct: 7657	0.00	0.00	0.00	0.00
	APEX ASSET Acct: 0699	0.00	0.00	0.00	0.00
	APEX ASSET	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8824				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 1602				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 1419				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 4798				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 2604				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 7094				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 0253				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 4482				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 6637				
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 1518				
	CAPITAL ONE AUTO FINANCE	0.00	0.00	0.00	0.00
	Acct: 1001				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	470.12	4.40	0.00	4.40
	Acct: 7850				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 1261				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 1933				
	US DEPARTMENT OF EDUCATION	58,193.38	544.33	0.00	544.33
	Acct: 4762				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 2865				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 1095				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 5745				
	PRA/PORTFOLIO RECOVERY ASSOC	458.43	4.29	0.00	4.29
	Acct: 2498				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 6998				
	TBOM RETAIL	0.00	0.00	0.00	0.00
	Acct: 5224				
	TBOM RETAIL	0.00	0.00	0.00	0.00
	Acct: 1277				
	US DEPARTMENT OF EDUCATION	79,082.09	739.72	0.00	739.72
	Acct: 7562				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 7161				
	VERIZON BY AMERICAN INFOSOURCE AS	961.13	8.99	0.00	8.99
	Acct: 0001				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 8838				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 8470				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					1,301.73
TOTAL PAID TO CREDITORS					22,733.36
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		8,907.92			
UNSECURED		139,165.15			

Date: 08/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

BRIAN K YOUNG
TONYA R YOUNG
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-70387 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brian K Young
Tonya R Young
Debtors

Case No. 19-70387-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Aug 27, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Brian K Young, Tonya R Young, 1 Hope Street, Du Bois, PA 15801-2107
15450745	+ BARCLAYS MORTGAGE TRUST 2021-NPL1., MORTGAGE-BACKED SECURITIES, SERIES, c/o Jill Manuel-Coughlin, 8 Neshaminy Interplex, Suite 215, Trevoise, PA 19053-6980
15077609	+ Cbcs, Po Box 2076, Columbus, OH 43216-2076
15118163	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
15077611	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 28 2024 00:02:29	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2024 00:01:53	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2024 23:41:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Aug 27 2024 23:36:39	U.S. Bank National Association, as Indenture Trust, Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, UNITED STATES 32312-3858
15077606	^ MEBN	Aug 27 2024 23:33:45	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
15077607	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 28 2024 00:20:29	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15099545	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2024 00:00:42	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15077608	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2024 00:20:24	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15077610	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 27 2024 23:45:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15077612	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 28 2024 00:00:49	First Premier Bank, 601 South Minnesota Aven, Sioux Falls, SD 57104-4868
15077613	^ MEBN	Aug 27 2024 23:35:48	KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
15082297	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2024 00:01:57	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-7

User: auto

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Date Rcvd: Aug 27, 2024

Form ID: pdf900

Total Noticed: 27

15184848	Email/Text: mtgbk@shellpointmtg.com	Aug 27 2024 23:43:00	PO Box 10587, Greenville, SC 29603-0587 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
15117262	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2024 00:20:45	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15077614	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2024 23:41:53	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15079215	^ MEBN	Aug 27 2024 23:37:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15077615	+ Email/Text: famc-bk@1stassociates.com	Aug 27 2024 23:44:00	Tbom/total Crd, Po Box 85710, Sioux Falls, SD 57118-5710
15814120	+ Email/Text: mtgbk@shellpointmtg.com	Aug 27 2024 23:43:00	U.S. Bank National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15084218	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 27 2024 23:45:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15087184	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 27 2024 23:45:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201,, Lincoln, NE 68508-1911
15077616	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 27 2024 23:45:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
15110576	Email/PDF: ebn_ais@aisinfo.com	Aug 28 2024 00:00:30	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED
cr		Ditech Financial LLC
cr		New Residential Mortgage LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

District/off: 0315-7

User: auto

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Date Rcvd: Aug 27, 2024

Form ID: pdf900

Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com
Harry B. Reese	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com
Karina Velter	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE karina.velter@powerskirm.com, Kaitlyn.Pemper@powerskirm.com
Kenneth P. Seitz	on behalf of Joint Debtor Tonya R Young thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Brian K Young thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8